GIC Health Insurance

Annual Open Enrollment April 6 - May 4, 2022

> Benefit Year FY23 July 1, 2022 - June 30, 2023





- <u>Benefits eligible employees</u> have the option to enroll, change plans, add/remove family members, change from individual to family plan or vice versa or terminate health insurance coverage.
- GIC Website
- RATES:
 - o 2022-2023 GIC Rates
- Deductions for the new July premiums will begin in June.
- This is Open Enrollment for GIC Health insurance only





HOW TO ENROLL OR MAKE A CHANGE TO YOUR GIC HEALTH INSURANCE

Any employee who is currently enrolled in a health plan through the GIC can make changes using the NEW MyGICLink Member Benefits Portal

On the New MyGICLink member benefits portal employees can:

- → View benefits real time throughout the year
- →Update coverage if you have a qualifying event
- → Change coverage during GIC's Annual Enrollment period
- →Access to live chat agents
- →Plan comparison tool to aid you in the selection of a plan that best suits your needs

Already registered? Log in to the MyGICLink Page: MyGICLink Login

Haven't registered yet? Register at MyGICLink Login/Registration: MyGICLink Registration.

MyGICLink Instructions: MyGICLink Instructions

• IF you are a NEW health insurance enrollee please email Bonnie at bdistasio@town.arlington.ma.us



NOT CHANGING GIC HEALTH INSURANCE PLANS

If you make no changes, your current health insurance plan will remain in place at the new rates effective July 1, 2022



Benefit Decision Guide

Please review the Benefit Decision Guide to ensure you understand the details of your plan.

This is your opportunity to check with your insurance carrier for any provider changes, product or tier changes, drug tier changes and wellness benefits.

For more information please contact the health plans directly and be sure to indicate that you are GIC insured.

You can access the GIC 2022-2023 Benefit Decision Guide (BDG) by clicking the link above.

It can also be accessed through Employee Self Service (ESS) as well as the Town of Arlington website.

A directory of the carriers is listed in the back of the Benefit Decision Guide on Page 15.







- Fallon decided to exit the commercial and municipal insurance market.
- All members currently enrolled with Fallon are encouraged to choose a new insurance product for FY23 during GIC's Annual Enrollment.

If Fallon Health members do not select a new health plan by May 4, 2022, they will be enrolled in the Unicare Plus health plan effective 7/1/2022.







- Tufts Health Plan and Harvard Pilgrim Health care merged to form a new company, "Point32Health."
- This merger will not impact GIC members for FY23.
 All Tufts/Harvard Pilgrim products will remain the same.



All health insurance carriers cover telehealth through your regular provider

OR

Access care through your health plan's telehealth too

allways"

Ondemand.partners.org

TUFTS Health Plan Healthnewengland.org/Teladoc



Download Teladoc App



Doctorondemand.com



Livehealthonline.com



Mass4YOU Support



All GIC benefit-eligible, active employees and their dependents (regardless of medical insurance participation) have *free* access to the Mass4YOU Employee Assistance Program (EAP). This includes:

- Speaking privately with trained specialist 24/7
- Three in-person or tele-EAP counseling sessions covered 100 percent
- One 30-minute legal or mediation consultation, by phone or in-person
- Up to three (3) financial consultations per year
- Referrals to providers, such as child and elder care support, financial or legal concerns, and dependency issues like alcohol, drugs, gambling
- And more.

Coordinators may request workplace trainings and critical response services.

Members can call **1-844-263-1982** and visit <u>liveandworkwell.com</u>, use the access code <u>mass4you</u>.





- As a reminder, Employees with a qualifying change in status throughout the year should update their enrollment and personal information. Employees must notify the GIC within 60 days of family status changes. Failure to do so could result in employee liability.
- After Open Enrollment ends (May 4, 2022) coverage changes may only be made within 60 days of qualifying events. The list of
 qualifying events and deadlines can be found here <u>GIC Qualifying Life Events</u>
- If you are enrolled in a health plan through the GIC and Town of Arlington, you are eligible for the Health Reimbursement Arrangement (HRA). For more information on the HRA, please click on the following link: <u>HRA</u>